

INTERNATIONAL SEARCH REPORT

International application No.

PCT/AU01/00435

A. CLASSIFICATION OF SUBJECT MATTER												
Int. Cl. ⁷ : G07F 19/00, G07F 7/08, G06F 157:00, G06K 19/07, 19/00, H04Q 7/32, H04M 11/00												
According to International Patent Classification (IPC) or to both national classification and IPC												
B. FIELDS SEARCHED												
Minimum documentation searched (classification system followed by classification symbols)												
IPC: G06F/IC, G07F/IC, H04M/IC, H04L/IC												
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched												
AU: IPC AS ABOVE												
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)												
WPAT: VEND, MERCHANT, EFT, EFTPOS, ELECTRONIC FUND TRANSFER, TRANSACT, COMMERCE, BANK, FINANCE, CARD, PERSONAL, MOBILE, PORTABLE												
C. DOCUMENTS CONSIDERED TO BE RELEVANT												
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.										
X, Y	US 6010067 A (ELBAUM) 4 January 2000 Entire document	1-32										
X, Y	WO 98/52151 A (ACCESS SECURITY SWEDEN) 19 November 1998 Entire document	1-32										
P, X, Y	EP 1061482 A (CITICORP DEVELOPMENT CENTER, INC) 20 December 2000 Entire document	1-32										
<input checked="" type="checkbox"/> Further documents are listed in the continuation of Box.C <input checked="" type="checkbox"/> See patent family annex												
<p>* Special categories of cited documents:</p> <table border="0"> <tr> <td>"A" document defining the general state of the art which is not considered to be of particular relevance</td> <td>"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention</td> </tr> <tr> <td>"E" earlier application or patent but published on or after the international filing date</td> <td>"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone</td> </tr> <tr> <td>"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)</td> <td>"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art</td> </tr> <tr> <td>"O" document referring to an oral disclosure, use, exhibition or other means</td> <td>"&" document member of the same patent family</td> </tr> <tr> <td>"P" document published prior to the international filing date but later than the priority date claimed</td> <td></td> </tr> </table>			"A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention	"E" earlier application or patent but published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone	"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art	"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family	"P" document published prior to the international filing date but later than the priority date claimed	
"A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention											
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"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art											
"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family											
"P" document published prior to the international filing date but later than the priority date claimed												
Date of the actual completion of the international search 22 June 2001		Date of mailing of the international search report 27 June 2001										
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INTERNATIONAL SEARCH REPORT

International application No.

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C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 94/11849 A (VATANEN) 26 May 1994	
	Entire document	1-26
Y	Entire document	27-32
X	US 5986565 A (ISAKA) 16 November 1999	
	Entire document	1-26
Y	Entire document	27-32
X	US 5886333 A (MIYAKE) 23 March 1999	
	Entire document	1-26
Y	Entire document	27-32
X	US 4277837 A (STUCKERT) 7 July 1981	
	Entire document	1-26
Y	Entire document	27-32
X	DE 19805056 A (JURGEN) 12 August 1999	
	Entire document. See abstract	1-5, 13, 22
Y	Entire document	24-25
X	WO 99/03073 A (BEN-MIZIAN) 21 January 1999	
	Abstract	1, 13, 21, 24
X	GB 2298613 A (MOTOROLA INC.) 11 September 1996	
	Entire document	1-26
Y	Entire document	27-32
Y	WO 91/07725 A (VIATA CORPORATION) 30 May 1991	
	Entire document	27-32
Y	WO 91/14237 A (CUBIC WESTERN DATA) 19 September 1991	
	Entire document. See abstract	6, 12, 19

INTERNATIONAL SEARCH REPORT
Information on patent family members

International application No.
PCT/AU01/00435

This Annex lists the known "A" publication level patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

Patent Document Cited in Search Report		Patent Family Member			
US	6010067	AU	66417/94	CA	2181999
		EP	741884	NZ	265896
WO	9852151	AU	75602/98	EP	981804
		NO	995529	PL	336938
EP	1061482	NONE			
WO	9411849	EP	669031	FI	925135
		NO	951814	US	616980 BA
US	5986565	NONE			
US	5886333	EP	843290	JP	10143570
US	4277837	CA	1111567	DE	2852941
		GB	2011671	IT	1160331
		NL	7812390	SE	7812924
DE	19805056	NONE			
WO	9903073	AU	51894/98	EP	1020820
GB	2298613	CA	2169326	DE	19607509
		IT	960134	JP	8279025
WO	9107725	AU	69035/91	FR	2732136
WO	9114237	AU	74837/91	US	6012634
END OF ANNEX					